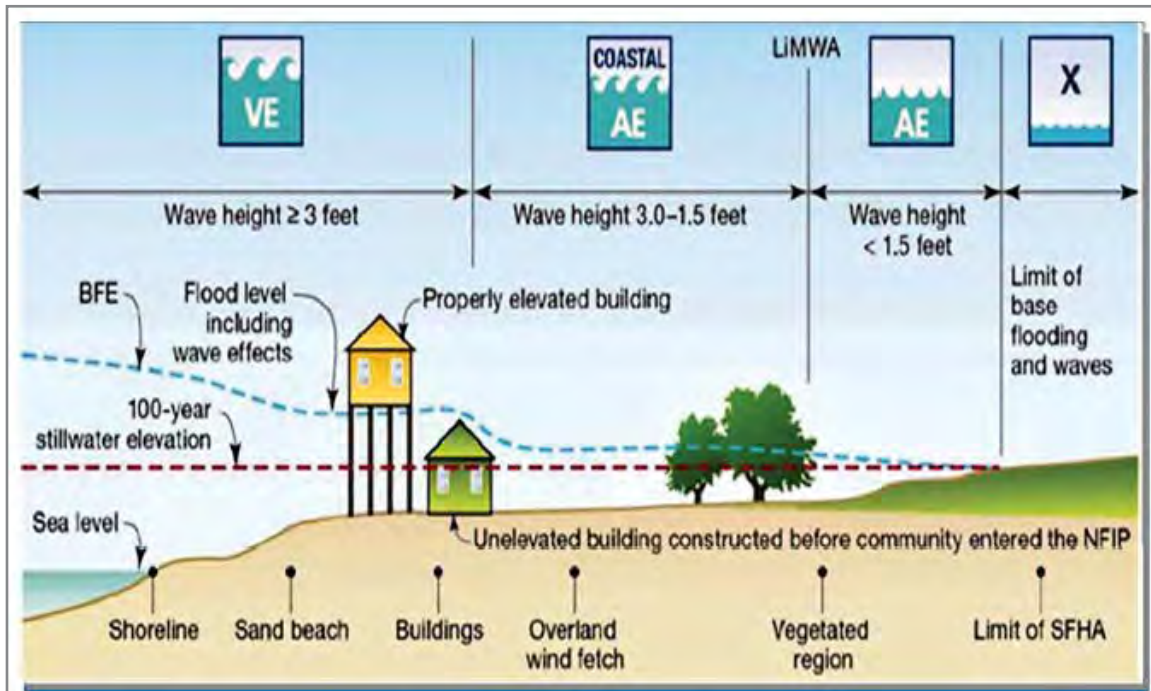


7.4 COASTAL FLOODING

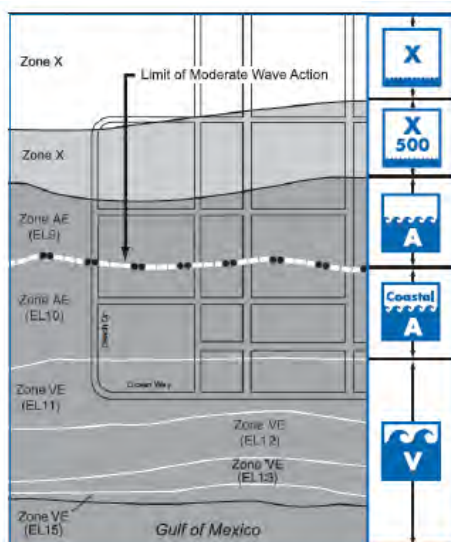


Terms and Definitions

The Coastal High Hazard Area (V Zone) is the Special Flood Hazard Area that extends from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action. The area is designated on the FIRM as Zone V1-V30, VE, or V.

The term Coastal A Zone means the portion of the SFHA landward of the V Zone or landward of a shoreline that does not have a mapped V Zone. The principal sources of flooding are associated with astronomical tides, storm surges, seiches or tsunamis. Coastal A Zones may be subject to wave effects, velocity flows, erosion, scour, or combinations of these forces and may be treated as V Zones.

Figure 7-10: Coastal Flooding Illustration



For illustration purposes only. Some FIRMs published after 2009 may show the Limit of Moderate Wave Action.

- Post-flood evaluations and laboratory tests confirm that breaking waves as small as 1.5 feet high cause damage to walls and scour around foundations.
- The Limit of Moderate Wave Action (LiMWA) may be shown on revised FIRMs.
- LiMWA conditions are found inland of Zone V and along shorelines without Zone V.
- LiMWA conditions occur where stillwater depths are between 2 and 4 feet, which can support 1.5 to 3-foot waves.
- Scour and erosion should be considered in LiMWA if soils are sandy and erodible.
- Federal flood insurance in LiMWAs is rated using Zone A rates (lower than Zone V rates).

Figure 7-11: The Coastal A Zone

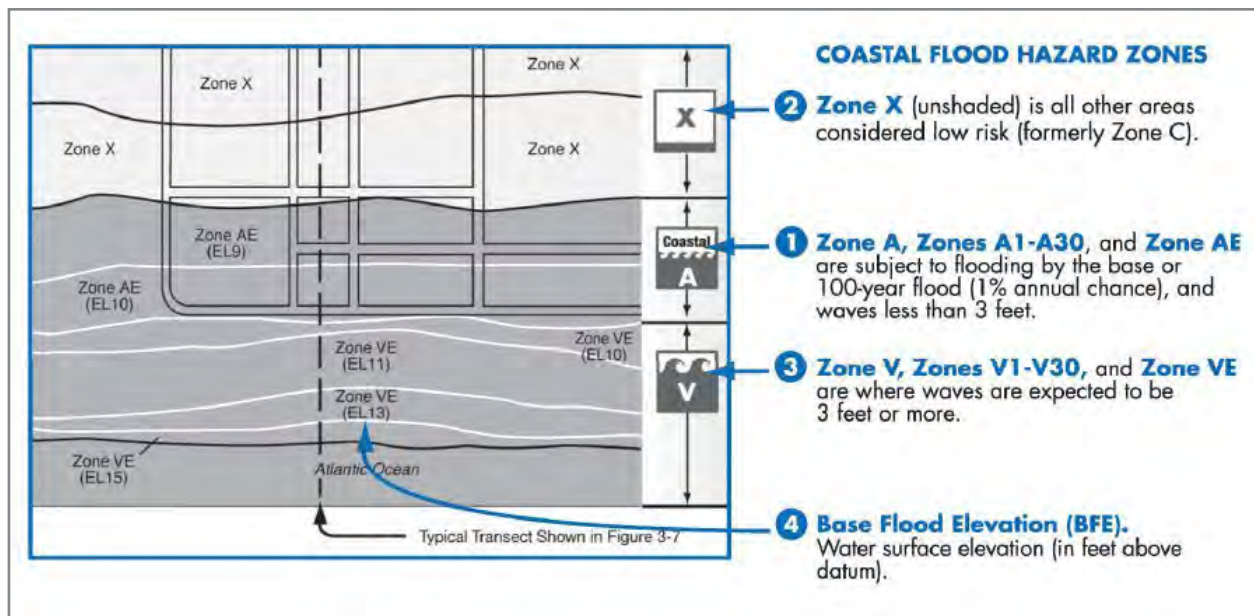
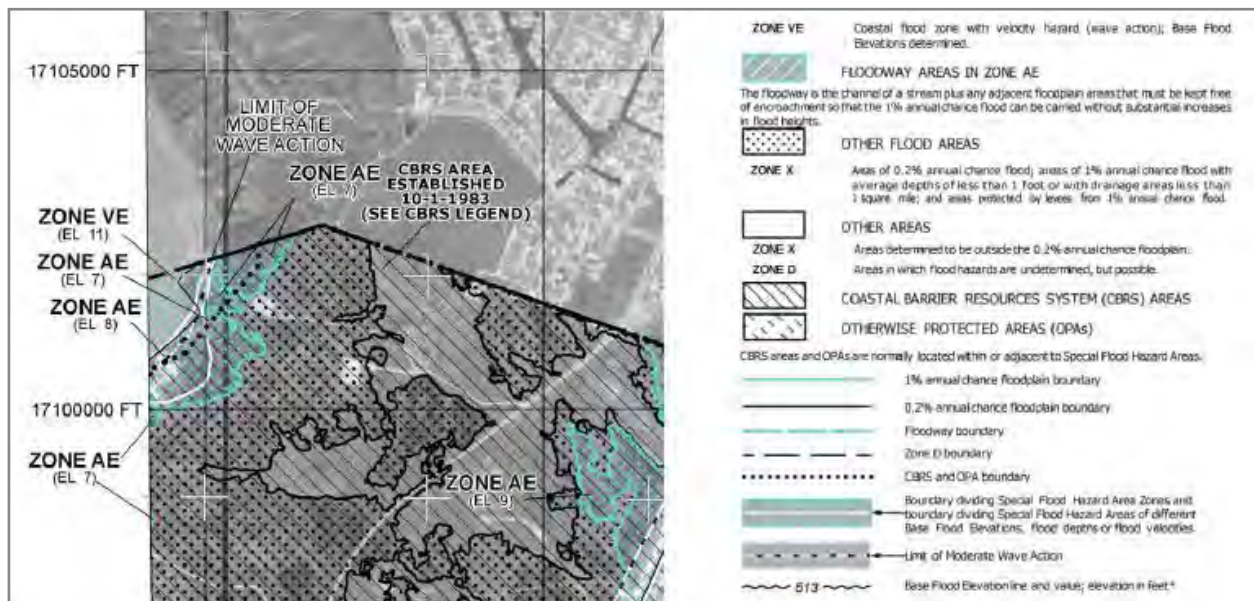


Figure 7-12: Coastal Flood Insurance Rate Map



In areas designated as a Coastal Barrier Resource System (CBRS) or an Otherwise Protected Area (OPA), NFIP insurance is not available for new or substantially improved structures built on or after the designation date.

Figure 7-13: Coastal Barriers Resource System (CBRS) Areas